

Tuesday October 11, 2011

To: State of Michigan House Insurance Committee Members

Re: HB 4936

My name is Jill Reichardt. I was born and raised in Michigan. I graduated from Occupational Therapy from Western Michigan University in 1992 and went on to practice in a variety of settings including inpatient, outpatient, and home based settings in Indiana, Florida, Connecticut, and Illinois.

I returned to Michigan in 1996 and have worked at Hope Network, Mary Free Bed, and Harbor Rehab, a home care provider.

As an OT, helping people get back into routines in their home life, work, and community has been very rewarding. Working with individuals with traumatic brain injuries resulting from catastrophic trauma often sustained in motor vehicle accidents has a unique set of needs that cannot be grouped into other neurologic categories such as stroke.

- Individuals that have sustained a traumatic brain injury are generally a younger population (18 to 50 years old). With this cognitive dysfunction, being able to transfer skills learned in therapy into life routines is extremely difficult. Treatment evolves from the initial medical focus to a focus on maximizing independence through healthy leisure, vocational, and community supports. This is essential to the long-term success of the individual with a traumatic brain injury. This treatment is rarely covered under health insurances and if it is, is limited to less than 30 visits which isn't adequate care for a catastrophic injury.
- **Having been a provider in other states, I have seen the benefit of what our system provides.** In other states, most people I saw were sent home with Home Help – care geared toward keeping them from getting sicker, but not toward getting them better. They generally had very limited rehab benefits – which is the care that impacts the long-term costs of traumatic brain injury.
- I have been so privileged to serve people in this great state and see people become productive, happy, fulfilled individuals, despite the lifelong disability they now have. **In other states, I did not see the level of acceptance and productiveness of those injured as I have in Michigan.** This enhanced quality of life helps keep costs down in the long run.
- Most of all, one of the reasons I returned to Michigan in 1996 was because of our no-fault benefit, not as a provider, but as a consumer. **I wanted my family to have the protection of our system.** My father suffered a non-auto-related traumatic brain injury in 1994 so I am familiar on a personal level how profoundly even a mild brain injury can affect an individual and their loved ones that surround them. **Having the Michigan ANF benefit was instrumental in my deciding to come back to Michigan.**

Please consider my opinion in reforming the auto no fault benefit. I am not opposed to tweaking as we can always strive to be better, but I am opposed to reform as outlined in HB4936.

Sincerely,

Jill M. Reichardt, OTR/L
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